

United States Bankruptcy Court Northern District of New York		Voluntary Petition																									
Name of Debtor (if individual, enter Last, First, Middle): <b>Bedard, Randy P.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																									
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>DBA Randy Bedard Excavation</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																									
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-1258</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)																									
Street Address of Debtor (No. and Street, City, and State): <b>52 Choiniere Road Rouses Point, NY</b>		Street Address of Joint Debtor (No. and Street, City, and State):																									
ZIP Code <b>12979</b>		ZIP Code																									
County of Residence or of the Principal Place of Business: <b>Clinton</b>		County of Residence or of the Principal Place of Business:																									
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																									
ZIP Code		ZIP Code																									
Location of Principal Assets of Business Debtor (if different from street address above): <b>52 Choiniere Road Rouses Point, NY 12979</b>																											
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																					
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		<input checked="" type="checkbox"/> Debts are primarily business debts.																					
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).		<b>Chapter 11 Debtors</b> Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ).		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
<b>Estimated Number of Creditors</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"><input type="checkbox"/></td> <td style="width: 12.5%;"><input checked="" type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table>								<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000							
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000			10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000																
<b>Estimated Assets</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"><input type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> <td style="width: 12.5%;"><input checked="" type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>						<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion																		
<b>Estimated Liabilities</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"><input type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> <td style="width: 12.5%;"><input checked="" type="checkbox"/></td> <td style="width: 12.5%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion																		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Bedard, Randy P.</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <b>X</b> _____ Signature of Attorney for Debtor(s) (Date)
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>  (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>  (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment) <hr/> (Address of landlord) <hr/>		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition***(This page must be completed and filed in every case)*Name of Debtor(s):  
**Bedard, Randy P.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Randy P. Bedard**Signature of Debtor **Randy P. Bedard****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**March 27, 2015**

Date

**Signature of Attorney\*****X /s/ Thomas H. McCann**

Signature of Attorney for Debtor(s)

**Thomas H. McCann 601141**

Printed Name of Attorney for Debtor(s)

**Thomas H. McCann, Esq**

Firm Name

**3 Morton St., Suite 3  
Malone, NY 12953**

Address

**thomasmccannesq@centralny.twcbc.com  
5184835900 Fax: 5184835900**

Telephone Number

**March 27, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Northern District of New York**

In re Randy P. Bedard

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Randy P. Bedard  
Randy P. Bedard

Date: March 27, 2015

**United States Bankruptcy Court**  
**Northern District of New York**

In re **Randy P. Bedard**

Debtor

Case No. \_\_\_\_\_

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>2</b>	<b>203,850.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>52,243.33</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>227,167.24</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>47,616.43</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>9</b>		<b>305,834.19</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>7,616.35</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,136.45</b>
Total Number of Sheets of ALL Schedules		<b>27</b>			
	Total Assets		<b>256,093.33</b>		
		Total Liabilities		<b>580,617.86</b>	

**United States Bankruptcy Court**  
**Northern District of New York**

In re **Randy P. Bedard**

Debtor

Case No. \_\_\_\_\_

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	--	-------------------------

**62 Choiniere Road, Rouses Point, NY** **J** **67,550.00** **61,157.04**

**More particularly described as follows:**

All that certain piece or parcel of land, situate, lying and being in the town of Champlain, County of Clinton and state of New York, bounded and described as follows: starting at a point in the North bounds of the Choiniere Road, said point being marked by an iron pipe driven into the ground, said iron pipe being the Southwest corner of a parcel of land conveyed by Stephen G Barcomb and Julie A. Barcomb, his wife, by KA-Mont, Inc., said point being approximately 812 feet easterly of the East line of the right-of-way of the sterling road, said distance being measured along the North bounds of the Choiniere Road, thence running northerly along the East line of Stephen G Barcomb parcel, a distance of 652 feet, more or less, to the South bounds of lands owned by one Gerald Arno; thence turning in running easterly along the South bounds of the Arno parcel, a distance of 100 feet; . . .

Value based on full value tax assessment of 135,100

jointly owned with non-filing spouse.

1/2 values used in schedule A

Actual Value 135,100  
Actual Secured Claim 122,314.09

Joint Equity 12,785.91

Barcomb to Bedard Deed 7/30/87 - 14,300.00 0.00  
Liber 709 page 77

Value based on full value assessment of 14,300

Sub-Total > **81,850.00** (Total of this page)

**In re                    Randy P. Bedard**

Case No.

---

**Debtor**

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Rouses Point Property</b>	<b>Fee simple</b>	-	<b>82,000.00</b>	<b>60,350.00</b>
<b>Instrument Number 2003-00161293</b>				
<b>Value based on full value tax assessment of 82,000</b>				
<b>11/19/84 Deed Choiniere Road</b>		-	<b>40,000.00</b>	<b>53,135.46</b>
<b>Liber 644 of deeds at page 89</b>				
<b>Value based on full value assessment of 40,000</b>				

Sub-Total > **122.000,00** (Total of this page)

Total > 203.850.0

203 850 00

(Total of this page)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDEULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Walking around Money</b>	-	<b>500.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Champlain National Bank personal account overdrawn</b>	-	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Household Tools, Refrigerator, Stove, Living Room Set, Micowave and small appliances, Bedroom Set.</b>	-	<b>2,000.00</b>
6. Wearing apparel.		<b>Debtor's personal clothing</b>	-	<b>200.00</b>
7. Furs and jewelry.		<b>Wedding Ring</b>	-	<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>357 ruger pison</b>	-	<b>400.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Woodman of the World Life Insurance Policy</b>	-	<b>116.18</b>
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total > (Total of this page)	<b>3,416.18</b>

3 continuation sheets attached to the Schedule of Personal Property

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>NYS Retirement Account</b>	-	<b>3,387.15</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Sole owner of Bedard Excavation, LLC</b> <b>Business</b> <b>has no cash value lawsuit pending</b>	-	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total >  
(Total of this page)**3,387.15**Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2002 Chevrolet Silverado</b>  <b>Vehicle purchased in July of 2014 for \$1,000.</b>  <b>2001 Buick LeSabre</b>  <b>Vehicle not worth more than \$1,000</b>  <b>2006 Chevrolet Silverada</b>  <b>Valued as follows</b>  <b>NADA Trade In Value 7500</b>  <b>NADA Retail Value 12890</b>  <b>Average Value 10,195</b>  <b>2012 Harley Davidson 1450</b>  <b>nada Retail Value 11,245</b>		<b>1,000.00</b>  <b>1,000.00</b>  <b>10,195.00</b>  <b>11,245.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
			Sub-Total > (Total of this page)	<b>23,440.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		<b>John Deere 444 Front End Loader</b>	-	<b>12,000.00</b>
		<b>2011 Ford Tractor</b>	-	<b>10,000.00</b>

Sub-Total > **22,000.00**  
(Total of this page)  
Total > **52,243.33**

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
-------------------------	--------------------------------------	----------------------------	---

### Real Property

**62 Choiniere Road, Rouses Point, NY**

**11 U.S.C. § 522(d)(5)**

**6,392.96**

**67,550.00**

More particularly described as follows:

All that certain piece or parcel of land, situate, lying and being in the town of Champlain, County of Clinton and state of New York, bounded and described as follows: starting at a point in the North bounds of the Choiniere Road, said point being marked by an iron pipe driven into the ground, said iron pipe being the Southwest corner of a parcel of land conveyed by Stephen G Barcomb and Julie A. Barcomb, his wife, by KA-Mont, Inc., said point being approximately 812 feet easterly of the East line of the right-of-way of the sterling road, said distance being measured along the North bounds of the Choiniere Road, thence running northerly along the East line of Stephen G Barcomb parcel, a distance of 652 feet, more or less, to the South bounds of lands owned by one Gerald Arno; thence turning in running easterly along the South bounds of the Arno parcel, a distance of 100 feet; . . .

Value based on full value tax assessment of 135,100

jointly owned with non-filing spouse.

1/2 values used in schedule A

Actual Value 135,100

Actual Secured Claim 122,314.09

Joint Equity 12,785.91

### Books, Pictures and Other Art Objects; Collectibles

Household Tools, Refrigerator, Stove, Living Room Set, Microwave and small appliances, Bedroom Set.

**2,000.00**

**2,000.00**

### Wearing Apparel

Debtor's personal clothing

**11 U.S.C. § 522(d)(3)**

**200.00**

**200.00**

### Furs and Jewelry

Wedding Ring

**11 U.S.C. § 522(d)(4)**

**200.00**

**200.00**

### Interests in Insurance Policies

Woodman of the World Life Insurance Policy

**11 U.S.C. § 522(d)(8)**

**116.18**

**116.18**

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
NYS Retirement Account	11 U.S.C. § 522(d)(12)	3,387.15	3,387.15
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2002 Chevrolet Silverado	11 U.S.C. § 522(d)(2)	1,000.00	1,000.00

Vehicle purchased in July of 2014 for \$1,000.

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T  U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxx2314</b>		<b>Mortgage</b> 62 Choiniere Road, Rouses Point, NY More particularly described as follows: All that certain piece or parcel of land, situate, lying and being in the town of Champlain, County of Clinton and state of New York, bounded and described as				<b>61,157.04</b>	<b>0.00</b>
Bank of America Home Loans Servicing 450 American St. Simi Valley, CA 93065-6285		Value \$ <b>67,550.00</b>					
Account No. <b>xxxxxxxx0449***</b>		<b>2011 Ford Tractor</b>				<b>5,074.00</b>	<b>0.00</b>
CNH Capital PO Box 3600 Lancaster, PA 17604-3600		Value \$ <b>10,000.00</b>					
Account No.		<b>Mortgage</b> 11/19/84 Deed Choiniere Road Liber 644 of deeds at page 89 Value based on full value assessment of 40,000				<b>53,135.46</b>	<b>13,135.46</b>
Edward and Beverly Bechard 1 Dumont Road Champlain, NY 12919		Value \$ <b>40,000.00</b>					
Account No.		<b>Mortgage</b> Rouses Point Property Instrument Number 2003-00161293 Value based on full value tax assessment of 82,000				<b>60,350.00</b>	<b>0.00</b>
Edward and Beverly Bechard 1 Dumont Road Champlain, NY 12919		Value \$ <b>82,000.00</b>					
Subtotal (Total of this page)						<b>179,716.50</b>	<b>13,135.46</b>
<b>1</b> continuation sheets attached							

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx0141		Purchase Money Security  2012 Harley Davidson 1450  nada Retail Value 11,245			
Harley-Davidson Credit Attn: Customer Service, PO Box 22048 Carson City, NV 89721-2048	-	Value \$ 11,245.00		10,626.00	0.00
Account No. x xxxxxxxx0v 82		Purchase Money Security  JD 644			
John Deere Financial P.O. Box 4450 Carol Stream, IL 60197-4450	X -	Value \$ 0.00		2,173.13	2,173.13
Account No. xxxxxx6597		2006 Chevrolet Silverada  Valued as follows  NADA Trade In Value 7500  NADA Retail Value 12890  Average Value 10,195			
Nbt 52 S Broad St Norwich, NY 13815	-	Value \$ 10,195.00		17,198.61	7,003.61
Account No.		John Deere 444 Front End Loader			
Time Payment Corporation PO Box 3069 Woburn, MA 01888-1969	-	Value \$ 12,000.00		17,453.00	5,453.00
Account No.		Value \$			
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this page)		47,450.74	14,629.74
		Total (Report on Summary of Schedules)		227,167.24	27,765.20

In re

**Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

**Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

**TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY	
			CONTINGENT	UNLIQUIDATED	DISPUTED	DATE			
Account No.		4/15/2014						0.00	
Internal Revenue Service Centralized Insolvency Operations PO Bpx 7346 Philadelphia, PA 19101-7346	-	1040 Taxes					40,616.43		40,616.43
Account No.		2013 fy incomet tax						0.00	
New York State Dept. (of Taxation and Finance, Bankruptcy Unit PO Box 5300, Building 8 Room 539 State C Albany, NY 12205-0300	-						7,000.00		7,000.00
Account No.									
Account No.									
Account No.									
Account No.									
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)				<u>0.00</u>	<u>47,616.43</u>	<u>47,616.43</u>
			Total (Report on Summary of Schedules)				<u>0.00</u>	<u>47,616.43</u>	<u>47,616.43</u>

**In re                    Randy P. Bedard**

Case No.

---

**Debtor**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE E B T O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Balance due for lease of Loader				
ALM Minerals 362 State Route 22 Mooers, NY 12958	-					4,000.00
Account No. xxxxxxxx1157		Credit card purchases				
American Express PO Box 981535 El Paso, TX 7998-1535	-					2,180.00
Account No. xxxxxxxx5217****		Credit card purchases				
American Express PO Box 981535 El Paso, TX 7998-1535	-					1,940.00
Account No.		Credit card purchases				
Aspire Visa PO Box 105374 Atlanta, GA 30348-5374	-					1,801.00

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx9476		Credit card purchases				
Bank of America PO Box 982235 El Paso, TX 79998-2235	-			X	X	16,321.00
Account No. xxxxxxxx2047		Credit card purchases				
Capital One PO Box 30285 Salt Lake City, UT 84130-0285	-					472.00
Account No. xxxxxxxx5805***		Credit card purchases				
Capital One PO Box 30281 Salt Lake City, UT 84130-0281	-					1,934.00
Account No. xxxxxxxx7768		Credit card purchases				
Capital One PO Box 30281 Salt Lake City, UT 84130-0281	-			X	X	11,390.00
Account No. xxxxxxxx2809***		Credit card purchases				
Capital One PO Box 30281 Salt Lake City, UT 84130-0281	-					8,606.00
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>38,723.00</u>

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>x0500</b>		equipment repairs				
Champlain Peterbilt 61 West Service Road Champlain, NY 12919	-					<b>5,261.43</b>
Account No. <b>xxxxxxxxx6010</b>		Credit card purchases				
Chase PO Box 15299 Wilmington, DE 19850-5299	-					<b>10,243.00</b>
Account No. <b>xxxxxxxxxxxx7606</b>		Credit card purchases				
Citi PO Box 6241 Sioux Falls, SD 57117	-					<b>0.00</b>
Account No. <b>xxxx xxxx xxxx 7606</b>		Credit card purchases				
Citi Business Platinum Select PO Box 6235 Sioux Falls, SD 57117-6235	-					<b>2,047.29</b>
Account No. <b>xxxxxxxxx 2266</b>						
Citi Cards PO Box 6403 Sioux Falls, SD 57117-6403	-					<b>0.00</b>
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>17,551.72</b>

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxx xxxx xxxx 2266</b>						
<b>CNH Capital Productivity Plus PO Box 790439 Saint Louis, MO 63179</b>						<b>25,497.60</b>
Account No. <b>xx1003****</b>		<b>Overdraft Protection</b>				
<b>Commbkna 45-49 Court St POB 509 Canton, NY 13617</b>						<b>1,000.00</b>
Account No. <b>xxxxxxxx6725****</b>		<b>Credit card purchases</b>				
<b>Credit One Bank P.O. Box 98873 Las Vegas, NV 89193-8873</b>						<b>1,328.00</b>
Account No. <b>xxx-xxxxxx1-002</b>						
<b>Direct Capital 155 Commerce Way Portsmouth, NH 03801</b>						<b>3,826.24</b>
Account No. <b>xxxx xxxx xxxx 4522</b>		<b>Credit card purchases</b>				
<b>Direct Merchants Bank PO Box 5253 Carol Stream, IL 60197</b>						<b>375.00</b>
Sheet no. <b>3</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<b>32,026.84</b>	

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		personal loan				
Edward and Beverly Bechard 1 Dumont Road Champlain, NY 12919	-					75,000.00
Account No. xxx-xxx2291-						
Financial Pacific Leasing 3455 S 344th Way, #300 Auburn, WA 98001-9546	-					0.00
Account No.		tax prepartion fee				
Financial Tally 596 Dubois Road Champlain, NY 12919	-					4,100.00
Account No. xxxx xxxx xxxx 8446		Credit card purchases				
First Premier Bank 900 West Delaware, PO Box 5519 Sioux Falls, SD 57117-5519	-					312.86
Account No. xxxx-xxxx-xxxx-8445		Credit card purchases				
First Premier Bank 900 West Delaware, PO Box 5519 Sioux Falls, SD 57117-5519	-					337.00
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>79,749.86</u>

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7044****		Credit card purchases				
First Premier Bank PO Box 5524 Sioux Falls, SD 57117	-					418.00
Account No. xxxxxxxxxxxx0054		Credit card purchases				
GE Capital Retail Bank PO Box 36960 Canton, OH 44735	-			X	X	4,743.29
Account No.		personal loan				
Golden State Funding 410 F Street Davis, CA 95616	X -			X		Unknown
Account No.		purchase of septic tanks				
Graymont Contret Building Supply 1024 Milatary turnpike Plattsburgh, NY 12901	-					2,435.26
Account No.		loan				
Ironwood Finance PO Box 1534 Kingsville, TX 78364	X -			X		Unknown
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>7,596.55</u>

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	U N L I Q U I D A T E D	DI S P U T E D	AMOUNT OF CLAIM
Account No.		personal loan and Fuel Bills				
James C. Smith & Son, Inc. PO Box 26 Champlain, NY 12919-0025	-					25,000.00
Account No. xxxxxxxx0409****		Credit card purchases				
Key Bank USA, N.A. 4910 Tiedeman Rd Brooklyn, OH 44144	-					22,449.08
Account No. xxxxxxxx9165		electric bill				
New York State Electric and Gas Corporation, 4500 Vestal Parkway Binghamton, NY 13903	-					1,455.00
Account No. xxxxxxxx2211*****						
One Main Financial NTBS-2320 6801 Colwell Blvs Irving, TX 75039	-					6,542.00
Account No.		purchase of blocks				
R. Deso, Inc. PO Box 517 Champlain, NY 12919	-					12,043.45
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				67,489.53

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>SNAP</b> 136 E. South Temple Salt Lake City, UT 84111	X	-			X	<b>Unknown</b>
Account No. xxxxxxxx5753		Personal Loan				
<b>Springleaf</b> PO Box 64 Evansville, IN 47701-0064	-					22,908.69
Account No. xxxxxxxxx2777***		Line of Credit				
<b>Springleaf</b> PO Box 64 Evansville, IN 47701-0064	-					14,296.00
Account No. xxxxxxxx0007***		Credit card purchases				
<b>SST Card Services</b> 4315 Picket Road Saint Joseph, MO 64503	-					12,177.00
Account No. xxxxxxxx0416***		Sams Club Card				
<b>Synchrony Bank</b> PO Box 965022 Orlando, FL 32896-5022	-					2,372.00
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>51,753.69</b>

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>purchase of fuels</b>				
Vaincourt Fuels 4381 State Route 37	-					<b>1,022.00</b>
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>1,022.00</b>
			Total (Report on Summary of Schedules)			<b>305,834.19</b>

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Randy P. Bedard**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Bedard Excavation, LLC</b> 52 Choiniere Road Rouses Point, NY 12979	<b>SNAP</b> 136 E. South Temple Salt Lake City, UT 84111
<b>Bedard Excavation, LLC</b> 52 Choiniere Road Rouses Point, NY 12979	<b>Ironwood Finance</b> PO Box 1534 Kingsville, TX 78364
<b>Bedard Excavation, LLC</b> 52 Choiniere Road Rouses Point, NY 12979	<b>Golden State Funding</b> 410 F Street Davis, CA 95616
<b>Bedard Excavation, LLC</b> 52 Choiniere Road Rouses Point, NY 12979	<b>John Deere Financial</b> P.O. Box 4450 Carol Stream, IL 60197-4450

Fill in this information to identify your case:

Debtor 1	<u>Randy P. Bedard</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF NEW YORK</u>
Case number (if known)	

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Bus Driver</u>	<u>laborer</u>
Employer's name	<u>North Eastern Clinton Central School Dis</u>	<u>Bel-Cam</u>
Employer's address		

How long employed there? 9 years

17 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>1,784.40</u>	\$ <u>1,248.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>1,784.40</u>	\$ <u>1,248.00</u>

Debtor 1 Randy P. Bedard

Case number (if known) \_\_\_\_\_

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here</b> .....	<b>4. \$ 1,784.40</b>	<b>\$ 1,248.00</b>
<b>5. List all payroll deductions:</b>		
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>174.50</b>	\$ <b>157.52</b>
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>53.34</b>	\$ <b>0.00</b>
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ <b>124.80</b>
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>60.67</b>	\$ <b>0.00</b>
5e. <b>Insurance</b>	5e. \$ <b>209.80</b>	\$ <b>0.00</b>
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. <b>Union dues</b>	5g. \$ <b>46.97</b>	\$ <b>0.00</b>
5h. <b>Other deductions. Specify: <u>Additional Flex Plan Contribution</u></b>	5h.+ \$ <b>178.45</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6. \$ 723.73</b>	\$ <b>282.32</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$ 1,060.67</b>	\$ <b>965.68</b>
<b>8. List all other income regularly received:</b>		
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>5,590.00</b>	\$ <b>0.00</b>
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. <b>Other monthly income. Specify:</b> _____	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9. \$ 5,590.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$ 6,650.67</b>	+ \$ <b>965.68</b> = \$ <b>7,616.35</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>7,616.35</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	<u>Randy P. Bedard</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF NEW YORK</u>
Case number (If known)	

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

No

Yes

No

Yes

No

Yes

No

Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I).

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

#### Your expenses

4. \$ 1,031.77

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<u>416.66</u>
4b. \$	<u>100.00</u>
4c. \$	<u>175.00</u>
4d. \$	<u>0.00</u>
5. \$	<u>0.00</u>

Debtor 1 <u>Randy P. Bedard</u>	Case number (if known)
<b>6. Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>550.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>189.00</u>
6d. Other. Specify: <u>Cell phone</u>	6d. \$ <u>225.00</u>
<b>7. Food and housekeeping supplies</b>	
8. Childcare and children's education costs	7. \$ <u>500.00</u>
9. Clothing, laundry, and dry cleaning	8. \$ <u>0.00</u>
10. Personal care products and services	9. \$ <u>150.00</u>
11. Medical and dental expenses	10. \$ <u>50.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	11. \$ <u>20.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	12. \$ <u>500.00</u>
14. Charitable contributions and religious donations	13. \$ <u>50.00</u>
15. Insurance.	14. \$ <u>0.00</u>
Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>78.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>100.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>391.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .	19.
20a. Mortgages on other property	20a. \$ <u>772.02</u>
20b. Real estate taxes	20b. \$ <u>283.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>75.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>100.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: <u>Lunches at Work</u> <u>Automotive Repairs (personal Vehicle)</u>	21. +\$ <u>130.00</u> +\$ <u>150.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>6,136.45</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>7,616.35</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>6,136.45</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>1,479.90</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	
Explain: _____	

United States Bankruptcy Court  
Northern District of New YorkIn re Randy P. Bedard

Debtor(s)

Case No.

Chapter 13

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date March 27, 2015Signature /s/ Randy P. BedardRandy P. Bedard

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
Northern District of New York**

In re **Randy P. Bedard**

Debtor(s)

Case No.  
Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

---

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$4,924.02</b>	<b>2015 YTD: Husband North Eastern Clinton Central School Dis</b>
<b>\$16,406.75</b>	<b>2014: Husband North Eastern Clinton Central School Dis</b>
<b>\$13,491.00</b>	<b>2013: Husband North Eastern Clinton Central School Dis</b>
<b>\$15,000.00</b>	<b>2015 YTD: Husband Business Income</b>
<b>\$60,000.00</b>	<b>2014: h Business Income</b>
<b>\$136,666.00</b>	<b>2013: h Business Income</b>

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input checked="" type="checkbox"/> b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>SNAP</b> <b>136 E. South Temple</b> <b>Salt Lake City, UT 84111</b>	<b>\$400. per business day</b>	<b>\$13,080.00</b>	<b>\$34,812.00</b>
<b>Golden State Funding</b> <b>410 F Street</b> <b>Davis, CA 95616</b>	<b>188. per business day</b>	<b>\$11,280.00</b>	<b>\$34,000.00</b>
<b>Bank of America Home Loans Servicing</b> <b>450 American St.</b> <b>Simi Valley, CA 93065-6285</b>	<b>regular monthly payment 1031.77</b>	<b>\$3,095.31</b>	<b>\$61,157.04</b>
<b>Harley-Davidson Credit</b> <b>Attn: Customer Service, PO Box 22048</b> <b>Carson City, NV 89721-2048</b>	<b>regular monthly payment of 391</b>	<b>\$1,173.00</b>	<b>\$10,626.00</b>
<b>Time Payment Corporation</b> <b>PO Box 3069</b> <b>Woburn, MA 01888-1969</b>	<b>regular monthly payment of 372</b>	<b>\$1,116.00</b>	<b>\$17,453.00</b>
<b>CNH Capital</b> <b>PO Box 3600</b> <b>Lancaster, PA 17604-3600</b>	<b>Regular monthly payment of 300.33</b>	<b>\$900.99</b>	<b>\$5,074.00</b>
<b>Edward and Beverly Bechard</b> <b>1 Dumont Road</b> <b>Champlain, NY 12919</b>	<b>regular monthly payment of 996.</b>	<b>\$2,988.00</b>	<b>\$53,135.46</b>

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>Edward and Beverly Bechard</b> 1 Dumont Road Champlain, NY 12919	<b>regular monthly payment of 772.02</b>	<b>\$2,316.06</b>	<b>\$60,350.00</b>
<b>John Deere Financial</b> P.O. Box 4450 Carol Stream, IL 60197-4450	<b>Regular monthly payment of 1070</b>	<b>\$3,210.00</b>	<b>\$2,173.13</b>
<b>Time Payment Corporation</b> PO Box 3069 Woburn, MA 01888-1969	<b>Monthly payment of 372</b>	<b>\$1,116.00</b>	<b>\$17,453.00</b>

None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
---	-----------------	-------------	--------------------

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
---------------------------------	----------------------	------------------------------	-----------------------

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

#### 5. Repossessions, foreclosures and returns

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

#### 6. Assignments and receiverships

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

B7 (Official Form 7) (04/13)

4

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	---	---------------	-----------------------------------

#### 7. Gifts

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

#### 8. Losses

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

#### 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Pioneer Credit Counseling 1644 Concourse Drive Rapid City, SD 57703</b>	<b>3/24/15</b>	<b>12</b>
<b>Thomas H. McCann, Esq 3 Morton St., Suite 3 Malone, NY 12953</b>	<b>3/26/15</b>	<b>\$1,190.00</b>
<b>Pioneer Law Firm 10955 Westmoor Dr. Suite 400 PMB #35 Broomfield, CO 80021</b>	<b>monthly payments of 1200 per Month for 21600 18 months last payment January 2015</b>	

#### 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

B7 (Official Form 7) (04/13)

5

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
-------------------------------	------------------------	---

#### 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Commbkna 45-49 Court St POB 509 Canton, NY 13617</b>	<b>Business Checking Account personal Checking Account</b>	<b>1/2015</b>

#### 12. Safe deposit boxes

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

#### 13. Setoffs

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

#### 14. Property held for another person

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

#### 15. Prior address of debtor

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

---

**16. Spouses and Former Spouses**

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

---

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
<b>Walker Funeral Home Mooers, NY 12958</b>		<b>4/214</b>	<b>potential asbestos</b>

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
<b>New York State DEC Raybrook, NY</b>		<b>criminal action pending in Town of Moores Justice Court</b>

---

**18 . Nature, location and name of business**

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR  
OTHER INDIVIDUAL  
TAXPAYER-I.D. NO.

NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Bedard Excavation, LLC</b>	<b>35-2372749</b>	<b>52 Choiniere Road Rouses Point, NY 12979</b>	<b>Excavation</b>	<b>2012 to date</b>
<b>Randy Bedard Excavation</b>		<b>Rouses Point, NY 12979</b>	<b>Excavation</b>	<b>1988 to 2012</b>

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

---

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

---

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>Financial Tally 596 Dubois Road Champlain, NY 12919</b>	<b>1988 to date</b>

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

B7 (Official Form 7) (04/13)

8

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

---

**20. Inventories**

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

---

**21 . Current Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

---

**22 . Former partners, officers, directors and shareholders**

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

---

**23 . Withdrawals from a partnership or distributions by a corporation**

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

---

**24. Tax Consolidation Group.**

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

---

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 27, 2015

Signature /s/ Randy P. Bedard  
**Randy P. Bedard**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Northern District of New York**

In re Randy P. Bedard

Debtor(s)

Case No.

Chapter

13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <u>4,200.00</u>
Prior to the filing of this statement I have received .....	\$ <u>1,190.00</u>
Balance Due .....	\$ <u>3,010.00</u>

2. The source of the compensation paid to me was:

Debtor  Other (specify):

3. The source of compensation to be paid to me is:

Debtor  Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Any adversary proceedings**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: March 27, 2015

/s/ Thomas H. McCann

Thomas H. McCann 601141

Thomas H. McCann, Esq

3 Morton St., Suite 3

Malone, NY 12953

5184835900 Fax: 5184835900

thomasmccannesq@centralny.twcbc.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

**Bankruptcy Code.**

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Northern District of New York**

In re Randy P. Bedard

Debtor(s)

Case No.  
Chapter

13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Randy P. Bedard

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

/s/ Randy P. Bedard

Signature of Debtor

March 27, 2015

Date

X

Signature of Joint Debtor (if any)

Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

In re Randy P. Bedard,  
DBA Randy Bedard Excavation,

Debtor Case No.

Chapter 13

Social Security No(s). and all Employer's Tax Identification No(s). *[if any]*  
xxx-xx-1258

**CERTIFICATION OF MAILING MATRIX**

I,(we), Thomas H. McCann 601141, the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioner(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses and zip codes of all persons and entities, as they appear on the schedules of liabilities/list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated: March 27, 2015

/s/ Thomas H. McCann

Thomas H. McCann 601141

Attorney for Debtor/Petitioner  
(Debtor(s)/Petitioner(s))

ALM Minerals  
362 State Route 22  
Mooers, NY 12958

American Express  
Acct No xxxxxxxx1157  
PO Box 981535  
El Paso, TX 7998-1535

American Express  
Acct No xxxxxxxx5217\*\*\*\*  
PO Box 981535  
El Paso, TX 7998-1535

Aspire Visa  
PO Box 105374  
Atlanta, GA 30348-5374

Bank of America  
Acct No xxxxxxxx9476  
PO Box 982235  
El Paso, TX 79998-2235

Bank of America Home Loans Servicing  
Acct No xxxxxx2314  
450 American St.  
Simi Valley, CA 93065-6285

Bedard Excavation, LLC  
52 Choiniere Road  
Rouses Point, NY 12979

Capital One  
Acct No xxxxxxxx2047  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One  
Acct No xxxxxxxx5805\*\*\*\*  
PO Box 30281  
Salt Lake City, UT 84130-0281

Capital One  
Acct No xxxxxxxx7768  
PO Box 30281  
Salt Lake City, UT 84130-0281

Capital One  
Acct No xxxxxxxx2809\*\*\*\*  
PO Box 30281  
Salt Lake City, UT 84130-0281

Champlain Peterbilt  
Acct No x0500  
61 West Service Road  
Champlain, NY 12919

Chase  
Acct No xxxxxxxx6010  
PO Box 15299  
Wilmington, DE 19850-5299

Citi  
Acct No xxxxxxxxxxxx7606  
PO Box 6241  
Sioux Falls, SD 57117

Citi Business Platinum Select  
Acct No xxxx xxxx xxxx 7606  
PO Box 6235  
Sioux Falls, SD 57117-6235

Citi Cards  
Acct No xxxxxxxx 2266  
PO Box 6403  
Sioux Falls, SD 57117-6403

CNH Capital  
Acct No xxxx xxxx xxxx 2266  
Productivity Plus  
PO Box 790439  
Saint Louis, MO 63179

CNH Capital  
Acct No xxxxxxxx0449\*\*\*\*  
PO Box 3600  
Lancaster, PA 17604-3600

Commbkna  
Acct No xx1003\*\*\*\*  
45-49 Court St  
POB 509  
Canton, NY 13617

Credit One Bank  
Acct No xxxxxxxx6725\*\*\*\*  
P.O. Box 98873  
Las Vegas, NV 89193-8873

Crown Asset Management  
Acct No xxxxxxxxxxxx0054  
3100 Breckinridge Blvd.  
Duluth, GA 30096

Direct Capital  
Acct No xxx-xxxxxx1-002  
155 Commerce Way  
Portsmouth, NH 03801

Direct Merchants Bank  
Acct No xxxx xxxx xxxx 4522  
PO Box 5253  
Carol Stream, IL 60197

Edward and Beverly Bechard  
1 Dumont Road  
Champlain, NY 12919

Financial Pacific Leasing  
Acct No xxx-xxx2291-  
3455 S 344th Way, #300  
Auburn, WA 98001-9546

Financial Tally  
596 Dubois Road  
Champlain, NY 12919

First Premier Bank  
Acct No xxxx xxxx xxxx 8446  
900 West Delaware,  
PO Box 5519  
Sioux Falls, SD 57117-5519

First Premier Bank  
Acct No xxxx-xxxx-xxxx-8445  
900 West Delaware,  
PO Box 5519  
Sioux Falls, SD 57117-5519

First Premier Bank  
Acct No xxxxxxxxx7044\*\*\*\*  
PO Box 5524  
Sioux Falls, SD 57117

GE Capital Retail Bank  
Acct No xxxxxxxxxxxxx0054  
PO Box 36960  
Canton, OH 44735

Golden State Funding  
410 F Street  
Davis, CA 95616

Graymont Contret Building Supply  
1024 Milatary turnpike  
Plattsburgh, NY 12901

Harley-Davidson Credit  
Acct No xxxxxxxxxxxx0141  
Attn: Customer Service, PO Box 22048  
Carson City, NV 89721-2048

Internal Revenue Service  
Centralized Insolvency Operations  
PO Bpx 7346  
Philadelphia, PA 19101-7346

Ironwood Finance  
PO Box 1534  
Kingsville, TX 78364

James C. Smith & Son, Inc.  
PO Box 26  
Champlain, NY 12919-0025

Jefferson Capital Systems  
16 McLeland Drive  
St Cloud, MN 56303

John Deere Financial  
Acct No x xxxxxxxxx0v 82  
P.O. Box 4450  
Carol Stream, IL 60197-4450

Key Bank USA, N.A.  
Acct No xxxxxxxx0409\*\*\*\*  
4910 Tiedeman Rd  
Brooklyn, OH 44144

Martini, Hughes & Grossman  
900 Linton Blvd. Suite 201  
`Delray Beach, FL 33444

Nbt  
Acct No xxxxxx6597  
52 S Broad St  
Norwich, NY 13815

NCO Financial Systems  
Acct No xxxxxxxx0007\*\*\*\*  
507 Prudential Road  
Horsham, PA 19044

New York State Dept. (of Taxation and Fi  
of Taxation and Finance, Bankruptcy Unit  
PO Box 5300, Building 8 Room 539 State C  
Albany, NY 12205-0300

New York State Electric  
Acct No xxxxxxxx9165  
and Gas Corporation,  
4500 Vestal Parkway  
Binghamton, NY 13903

One Main Financial  
Acct No xxxxxxxx2211\*\*\*\*\*  
NTBS-2320  
6801 Colwell Blvs  
Irving, TX 75039

R. Deso, Inc.  
PO Box 517  
Champlain, NY 12919

Sage Capital Recover  
Acct No xxxxxxxxxxxx0054  
1040 Kings Highway N.  
Cherry Hill, NJ 08034

SNAP  
136 E. South Temple  
Salt Lake City, UT 84111

Springleaf  
Acct No xxxxxxxx5753  
PO Box 64  
Evansville, IN 47701-0064

Springleaf  
Acct No xxxxxxxx2777\*\*\*\*  
PO Box 64  
Evansville, IN 47701-0064

SST Card Services  
Acct No xxxxxxxx0007\*\*\*\*  
4315 Picket Road  
Saint Joseph, MO 64503

SST Card Services  
Acct No xxxxxxxx0416\*\*\*\*  
PO Box 23060  
Columbus, GA 31902-3060

Synchrony Bank  
Acct No xxxxxxxx0416\*\*\*\*  
PO Box 965022  
Orlando, FL 32896-5022

Time Payment Corporation  
PO Box 3069  
Woburn, MA 01888-1969

Vaincourt Fuels  
4381 State Route 37

Fill in this information to identify your case:

Debtor 1 Randy P. Bedard

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of New York

Case number \_\_\_\_\_  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 22C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

##### 1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 1,770.68	\$ 1,238.40
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ 16,666.00	
Ordinary and necessary operating expenses	-\$ 12,126.00	
Net monthly income from a business, profession, or farm	\$ 4,540.00	Copy here -> \$ 4,540.00
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ 1,050.00	
Ordinary and necessary operating expenses	-\$ 1,072.00	
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00

Debtor 1

Randy P. Bedard

Case number (if known)

7. **Interest, dividends, and royalties**  
 8. **Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ 0.00  
 For your spouse ..... \$ 0.00

**Column A  
Debtor 1**

**Column B  
Debtor 2 or  
non-filing spouse**

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00 \$ 0.00

10. **Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. ..... \$ 0.00 \$ 0.00  
 10b. ..... \$ 0.00 \$ 0.00  
 10c. Total amounts from separate pages, if any. + \$ 0.00 \$ 0.00

11. **Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 6,310.68 + \$ 1,238.40 = \$ 7,549.08

Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

12. **Copy your total average monthly income from line 11.** ..... \$ 7,549.08

13. **Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 on line 3d.  
 You are married and your spouse is filing with you. Fill in 0 in line 13d.  
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. **spouse's payroll taxes, withholding and 401K** ..... \$ 280.14  
 13b. ..... \$ \_\_\_\_\_  
 13c. ..... \$ \_\_\_\_\_  
 13d. Total ..... \$ 280.14 Copy here=> 13d. - 280.14

14. **Your current monthly income.** Subtract line 13d from line 12.

14. \$ 7,268.94

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> ..... 15a. \$ 7,268.94

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

15b. \$ 87,227.28

Debtor 1 Randy P. Bedard

Case number (if known) \_\_\_\_\_

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. NY

16b. Fill in the number of people in your household. 2

16c. Fill in the median family income for your state and size of household. 16c. \$ 60,743.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).

17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**

18. **Copy your total average monthly income from line 11 .** 18. \$ 7,549.08

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a.-\$ 280.14

**Subtract line 19a from line 18.**

19b. \$ 7,268.94

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b.

20a. \$ 7,268.94

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

20b. \$ 87,227.28

20c. Copy the median family income for your state and size of household from line 16c.

20c. \$ 60,743.00

**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Randy P. Bedard**

**Randy P. Bedard**  
Signature of Debtor 1

Date March 27, 2015

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1	<u>Randy P. Bedard</u>
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>Northern District of New York</u>
Case number	
(if known)	

Check if this is an amended filing

Official Form 22C-2

## Chapter 13 Calculation of Your Disposable Income

12/14

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 22C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

### Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 22C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 22C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

#### 5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

2

#### National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ 1,092.00
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1

Randy P. Bedard

Case number (if known)

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person \$ 60

7b. Number of people who are under 65 X 2

7c. **Subtotal.** Multiply line 7a by line 7b. \$ 120.00 Copy line 7c here=> \$ 120.00

People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person \$ 144

7e. Number of people who are 65 or older X 0

7f. Subtotal. Multiply line 7d by line 7e. \$ 0.00 Copy line 7f here=> \$ 0.00

7g. **Total.** Add line 7c and line 7f \$ 120.00 Copy total here=> 7g. \$ 120.00

**Local Standards** You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

Housing and utilities - Insurance and operating expenses  
housing and utilities - Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 554.00

9. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 993.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor

Average monthly payment

Bank of America Home Loans Servicing

\$ 1,031.77

9b. Total average monthly payment

\$ 1,031.77

Copy line 9b here=> -\$ 1,031.77 Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.

9c. \$ 0.00 Copy line 9c here=> \$ 0.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.

\$ 0.00

Explain why: \_\_\_\_\_

Debtor 1

Randy P. Bedard

Case number (if known)

11. <b>Local transportation expenses:</b> Check the number of vehicles for which you claim an ownership or operating expense.					
<input type="checkbox"/> 0. Go to line 14. <input type="checkbox"/> 1. Go to line 12. <input checked="" type="checkbox"/> 2 or more. Go to line 12.					
12. <b>Vehicle operation expense:</b> Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the <i>Operating Costs</i> that apply for your Census region or metropolitan statistical area. \$ <u>556.00</u>					
13. <b>Vehicle ownership or lease expense:</b> Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.					
<b>Vehicle 1</b> <b>Describe Vehicle 1:</b> <u>2012 Harley Davidson 1450 nada Retail Value 11,245</u>					
13a. Ownership or leasing costs using IRS Local Standard	13a. \$ <u>517.00</u>				
13b. Average monthly payment for all debts secured by Vehicle 1.  Do not include costs for leased vehicles.	To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.				
<table border="1"> <thead> <tr> <th>Name of each creditor for Vehicle 1</th> <th>Average monthly payment</th> </tr> </thead> <tbody> <tr> <td>Harley-Davidson Credit</td> <td>\$ <u>189.47</u></td> </tr> </tbody> </table>		Name of each creditor for Vehicle 1	Average monthly payment	Harley-Davidson Credit	\$ <u>189.47</u>
Name of each creditor for Vehicle 1	Average monthly payment				
Harley-Davidson Credit	\$ <u>189.47</u>				
	<input type="checkbox"/> <u>189.47</u> Repeat this amount on line 33b. <input type="checkbox"/> <u>327.53</u> Copy net Vehicle 1 expense here => \$ <u>327.53</u>				
<b>Vehicle 2</b> <b>Describe Vehicle 2:</b> <u>2006 Chevrolet Silverada Valued as follows NADA Trade In Value 7500 NADA Retail Value 12890 Average Value 10,195</u>					
13d. Ownership or leasing costs using IRS Local Standard	13d. \$ <u>517.00</u>				
13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.					
<table border="1"> <thead> <tr> <th>Name of each creditor for Vehicle 2</th> <th>Average monthly payment</th> </tr> </thead> <tbody> <tr> <td>Nbt</td> <td>\$ <u>329.07</u></td> </tr> </tbody> </table>		Name of each creditor for Vehicle 2	Average monthly payment	Nbt	\$ <u>329.07</u>
Name of each creditor for Vehicle 2	Average monthly payment				
Nbt	\$ <u>329.07</u>				
	<input type="checkbox"/> <u>329.07</u> Copy net Vehicle 2 expense here => \$ <u>187.93</u> <input type="checkbox"/> <u>187.93</u>				
13f. Net Vehicle 2 ownership or lease expense  Subtract line 13e from line 13d. if this number is less than \$0, enter \$0.					
14. <b>Public transportation expense:</b> If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the <i>Public Transportation</i> expense allowance regardless of whether you use public transportation. \$ <u>0.00</u>					
15. <b>Additional public transportation expense:</b> If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for <i>Public Transportation</i> . \$ <u>0.00</u>					

Debtor 1

Randy P. Bedard

Case number (if known)

**Other Necessary Expenses** In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.  
Do not include real estate, sales, or use taxes. \$ 4,350.00

17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.  
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ 99.54

18. **Life Insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance.  
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ 0.00

19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.  
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ 0.00

20. **Education:** The total monthly amount that you pay for education that is either required:  
as a condition for your job, or  
for your physically or mentally challenged dependent child if no public education is available for similar services. \$ 0.00

21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.  
Do not include payments for any elementary or secondary school education. \$ 0.00

22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.  
Payments for health insurance or health savings accounts should be listed only in line 25. \$ 0.00

23. **Optional telephone and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.  
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 22C-1, or any amount you previously deducted. +\$ 0.00  
\$ 7,287.00

24. **Add all of the expenses allowed under the IRS expense allowances.**  
Add lines 6 through 23.

**Additional Expense Deductions** These are additional deductions allowed by the Means Test.  
Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance	\$ <u>0.00</u>
Disability insurance	\$ <u>0.00</u>
Health savings account	+ \$ <u>0.00</u>
Total	\$ <u>0.00</u>

Do you actually spend this total amount?  
 No. How much do you actually spend?  
 Yes \$ \_\_\_\_\_

26. **Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. \$ 0.00

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.  
By law, the court must keep the nature of these expenses confidential. \$ 0.00

Debtor 1

Randy P. Bedard

Case number (if known)

28. **Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs.

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

\$ 0.00

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$156.25\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

\* Subject to adjustment on 4/01/16, and every 3 years after that for cases begun on or after the date of adjustment.

\$ 0.00

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

\$ 38.00

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)3 and (4).

\$ 0.00

**32. Add all of the additional expense deductions**

Add lines 25 through 31.

\$ 38.00

**Deductions for Debt Payment**

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33g.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

**Mortgages on your home**

Average monthly payment

33a. Copy line 9b here => \$ 1,031.77

**Loans on your first two vehicles**

33b. Copy line 13b here => \$ 189.47

33c. Copy line 13e here => \$ 329.07

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

No

Yes

\$ \_\_\_\_\_

33d. -NONE-

No

Yes

\$ \_\_\_\_\_

33e. \_\_\_\_\_

No

Yes

\$ \_\_\_\_\_

33f. \_\_\_\_\_

No

Yes

+\$ \_\_\_\_\_

33g. Total average monthly payment. Add lines 33a through 33f

\$ 1,550.31

Copy total here=>

\$ 1,550.31

Debtor 1 **Randy P. Bedard**

Case number (if known)

**34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

No. Go to line 35.

Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
<b>62 Choiniere Road, Rouses Point, NY</b>			
<b>More particularly described as follows:</b>			
<b>Bank of America Home Loans Servicin</b>	<b>All that certain piece or parcel of land, situate, lying and being in the town of Champlain, County of Clinton and state of New York, bounded and described as</b>	\$ <b>3,095.00</b>	\$ <b>51.58</b>
	<b>2012 Harley Davidson 1450</b>	\$ <b>1,176.00</b>	\$ <b>19.60</b>
<b>Harley-Davidson Credit</b>	<b>nada Retail Value 11,245</b>	\$ <b>1,176.00</b>	\$ <b>19.60</b>
		\$ <b>1,176.00</b>	\$ <b>19.60</b>
		Total \$ <b>71.18</b>	Copy total here=> \$ <b>71.18</b>

**35. Do you owe any priority claims - such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.**

No. Go to line 36.

Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims ..... \$ **47,616.43** ÷ 60 \$ **793.61**

**36. Projected monthly Chapter 13 plan payment**

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

\$ \_\_\_\_\_  
X \_\_\_\_\_  
\$ \_\_\_\_\_ Copy total here=> \$ \_\_\_\_\_

**37. Add all of the deductions for debt payment.**

Add lines 33g through 36.

\$ **2,415.10**

**Total Deductions from Income**

**38. Add all of the allowed deductions.**

Copy line 24, *All of the expenses allowed under IRS expense allowances* ..... \$ **7,287.00**

Copy line 32, *All of the additional expense deductions* ..... \$ **38.00**

Copy line 37, *All of the deductions for debt payment* ..... +\$ **2,415.10**

Total deductions \$ **9,740.10** Copy total here=> \$ **9,740.10**

Debtor 1

Randy P. Bedard

Case number (if known)

**Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**

39. **Copy your total current monthly income from line 14 of Form 22C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period** ..... \$ 7,268.94

40. **Fill in any reasonably necessary income you receive for support for dependent children.** The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 22C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \$ 0.00

41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$ 0.00

42. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here. => \$ 9,740.10

43. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
43a.	\$ _____
43b.	\$ _____
43c.	\$ _____
43d. <b>Total.</b> Add lines 43a through 43c. ....	\$ <u>0.00</u> Copy 43d here=> \$ <u>0.00</u>
44. <b>Total adjustments.</b> Add lines 40 through 43d. ....	=> \$ <u>9,740.10</u> Copy total here=> -\$ <u>9,740.10</u>
45. <b>Calculate your monthly disposable income under § 1325(b)(2).</b> Subtract line 44 from line 39.	\$ <u>-2,471.16</u>

**Part 3: Change in Income or Expenses**

46. **Change in income or expenses.** If the income in Form 22C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 22C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____

Debtor 1

Randy P. Bedard

Case number (if known) \_\_\_\_\_

**Part 4: Sign Below**

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

**X /s/ Randy P. Bedard** \_\_\_\_\_

**Randy P. Bedard**

Signature of Debtor 1

Date **March 27, 2015**

MM / DD / YYYY

Debtor 1

Randy P. Bedard

Case number (if known)

### Current Monthly Income Details for the Debtor

#### Debtor Income Details:

Income for the Period 09/01/2014 to 02/28/2015.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Northeaster Clinton Central School Distr**

Income by Month:

6 Months Ago:	<u>09/2014</u>	<u>\$1,641.34</u>
5 Months Ago:	<u>10/2014</u>	<u>\$1,596.71</u>
4 Months Ago:	<u>11/2014</u>	<u>\$1,641.34</u>
3 Months Ago:	<u>12/2014</u>	<u>\$1,641.34</u>
2 Months Ago:	<u>01/2015</u>	<u>\$2,462.01</u>
Last Month:	<u>02/2015</u>	<u>\$1,641.34</u>
	Average per month:	<u>\$1,770.68</u>

#### Line 5 - Income from operation of a business, profession, or farm

Source of Income: **Bedard Construction LLC**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<u>09/2014</u>	<u>\$16,666.00</u>	<u>\$12,126.00</u>	<u>\$4,540.00</u>
5 Months Ago:	<u>10/2014</u>	<u>\$16,666.00</u>	<u>\$12,126.00</u>	<u>\$4,540.00</u>
4 Months Ago:	<u>11/2014</u>	<u>\$16,666.00</u>	<u>\$12,126.00</u>	<u>\$4,540.00</u>
3 Months Ago:	<u>12/2014</u>	<u>\$16,666.00</u>	<u>\$12,126.00</u>	<u>\$4,540.00</u>
2 Months Ago:	<u>01/2015</u>	<u>\$16,666.00</u>	<u>\$12,126.00</u>	<u>\$4,540.00</u>
Last Month:	<u>02/2015</u>	<u>\$16,666.00</u>	<u>\$12,126.00</u>	<u>\$4,540.00</u>
	Average per month:	<u>\$16,666.00</u>	<u>\$12,126.00</u>	
			Average Monthly NET Income:	<u>\$4,540.00</u>

#### Line 6 - Rent and other real property income

Source of Income: **Rental income Duplex**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<u>09/2014</u>	<u>\$1,050.00</u>	<u>\$1,072.00</u>	<u>\$-22.00</u>
5 Months Ago:	<u>10/2014</u>	<u>\$1,050.00</u>	<u>\$1,072.00</u>	<u>\$-22.00</u>
4 Months Ago:	<u>11/2014</u>	<u>\$1,050.00</u>	<u>\$1,072.00</u>	<u>\$-22.00</u>
3 Months Ago:	<u>12/2014</u>	<u>\$1,050.00</u>	<u>\$1,072.00</u>	<u>\$-22.00</u>
2 Months Ago:	<u>01/2015</u>	<u>\$1,050.00</u>	<u>\$1,072.00</u>	<u>\$-22.00</u>
Last Month:	<u>02/2015</u>	<u>\$1,050.00</u>	<u>\$1,072.00</u>	<u>\$-22.00</u>
	Average per month:	<u>\$1,050.00</u>	<u>\$1,072.00</u>	
			Average Monthly NET Income:	<u>\$-22.00</u>

Debtor 1

Randy P. Bedard

Case number (if known)

## Current Monthly Income Details for the Debtor's Spouse

### Spouse Income Details:

Income for the Period **09/01/2014** to **02/28/2015**.

### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Belcam**

Income by Month:

6 Months Ago:	<u>09/2014</u>	<u>\$1,238.40</u>
5 Months Ago:	<u>10/2014</u>	<u>\$1,238.40</u>
4 Months Ago:	<u>11/2014</u>	<u>\$1,238.40</u>
3 Months Ago:	<u>12/2014</u>	<u>\$1,238.40</u>
2 Months Ago:	<u>01/2015</u>	<u>\$1,238.40</u>
Last Month:	<u>02/2015</u>	<u>\$1,238.40</u>
Average per month:		<u>\$1,238.40</u>

***United States Bankruptcy Court  
NORTHERN DISTRICT OF NEW YORK  
Albany and Utica Division***

**RIGHTS AND RESPONSIBILITIES OF CHAPTER 13 DEBTORS  
AND THEIR ATTORNEYS**

It is important for Chapter 13 debtors to understand their rights and responsibilities. It is also important that the debtors know that communicating with their attorney(s) is essential to successfully completing their plan. Debtors should also know that they may expect certain services to be performed by their attorney.

In order to assure that debtors and their attorney understand their rights and responsibilities in the bankruptcy process, the following guidelines approved by the Court are hereby agreed to by the debtors and their attorneys **unless the Court orders otherwise:**

(Nothing in this Agreement shall be construed to excuse an attorney for any ethical duties or responsibilities under FRBP 9011 or applicable non-bankruptcy law.)

**BEFORE THE CASE IS FILED**

**The debtor agrees to:**

1. Provide the attorney with accurate financial information and timely provide all requested documentation.
2. Discuss with the attorney the debtor's objectives in filing the case.

**The attorney agrees to:**

1. Meet with the debtor to review the debtor's debts, assets, liabilities, income, and expenses.
2. Counsel the debtor regarding the advisability of filing either a Chapter 7 or Chapter 13 case, outlining the procedures with the debtor, and answering the debtor's questions.
3. Explain what payments will be made directly by the debtor and what payments will be made through the debtor's Chapter 13 plan, with particular attention to mortgage and vehicle loan payments, as well as any other claims which accrue interest.
4. Explain to the debtor how, when, and where to make the Chapter 13 payments.
5. Explain to the debtor how the attorney's fees are paid and provide an executed copy of this document to the debtor.
6. Explain to the debtor that the first plan payment must be made to the Trustee within 30 days of the date the plan is filed.
7. Advise the debtor of the requirement to attend the 341 Meeting of Creditors, and instruct the debtor as to the date, time, and place of the meeting.
8. Advise the debtor of the necessity of maintaining liability and hazard insurance on all real property as well as liability, collision, and comprehensive insurance on vehicles securing loans or leases.
9. Timely prepare and file the debtor's petition, plan, statements and schedules.

**AFTER THE CASE IS FILED**

**The debtor agrees to:**

1. Keep the Trustee and attorney informed of the debtor's address and telephone number.
2. Inform the attorney of any wage garnishments or attachments of assets which occur or continue after the filing of the case.
3. Contact the attorney promptly if the debtor loses his/her job or has other financial problems.

4. Let the attorney know if the debtor is sued during the case;
5. Inform the attorney if any tax refunds the debtor is entitled to are seized or not returned to the debtor by the IRS or Franchise Tax Board.
6. Contact the attorney before buying, selling, or refinancing any property and before entering into any loan agreements to find out what approvals are required.

**The attorney agrees to:**

1. Appear at the 341 Meeting of Creditors with the debtor.
2. Respond to objections to plan confirmation, and where necessary, prepare an amended plan.
3. Prepare, file, and serve necessary modifications to the plan which may include suspending, lowering, or increasing plan payments.
4. Prepare, file, and serve necessary amended statements and schedules, in accordance with information provided by the debtor.
5. Prepare, file, and serve such motions as are needed during the case including, but not limited to, motions to avoid liens, sell property, approve settlements, approve new debt etc.
6. Timely review all proofs of claim.
7. Timely object to improper or invalid proofs of claim based upon information and documentation provided by the debtor if such objection is necessary and beneficial to the debtor or to the estate.
8. Represent the debtor in connection motions for relief from stay and for dismissal or conversion of the case.
9. Where appropriate, prepare, file, and serve necessary motions to partially or wholly avoid liens on real or personal property pursuant to sections 506 or 522.
10. Communicate with the debtor by telephone or by being available for office appointments to discuss pending issues or matters of concern.
11. Provide such other legal services as are necessary for the proper administration of the present case before the Bankruptcy Court.

**Approval for legal fees in the total sum of \$4,200.00 will be requested by the attorney. The attorney has received \$1,190.00 prepetition (the initial retainer) and requests payment of the balance of \$3,010.00 through the Chapter 13 plan.**

**Legal fees to be paid to the attorney shall be a "flat fee" for all services to be rendered in this case. Additional fees may be awarded and paid to the attorney if an extraordinary level of service is provided.** If such occurs, the attorney shall apply to the Court for any additional fees and all such fees shall be paid through the plan unless otherwise ordered. The attorney may not receive fees directly from the debtor other than the initial retainer.

If the debtor disputes the legal services provided or charged by the attorney, the debtor must advise the Court or the Chapter 13 Trustee in writing and the matter set for hearing.

The attorney may move to withdraw pursuant to Local Bankruptcy Rule 2091-1, or the client may discharge the attorney at any time.

**Dated: March 27, 2015**

**/s/ Randy P. Bedard**

**Randy P. Bedard  
Debtor**

**Dated: March 27, 2015**

**/s/ Thomas H. McCann**

**Thomas H. McCann 601141  
Attorney for Debtor(s)**

**United States Bankruptcy Court**  
**Northern District of New York**

In re Randy P. Bedard

Debtor(s)

Case No.

Chapter

13

**BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ 0.00

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income \$ 0.00

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor) \$ 0.00

4. Payroll Taxes \$ 0.00

5. Unemployment Taxes \$ 0.00

6. Worker's Compensation \$ 0.00

7. Other Taxes \$ 0.00

8. Inventory Purchases (Including raw materials) \$ 0.00

9. Purchase of Feed/Fertilizer/Seed/Spray \$ 0.00

10. Rent (Other than debtor's principal residence) \$ 0.00

11. Utilities \$ 0.00

12. Office Expenses and Supplies \$ 0.00

13. Repairs and Maintenance \$ 0.00

14. Vehicle Expenses \$ 0.00

15. Travel and Entertainment \$ 0.00

16. Equipment Rental and Leases \$ 0.00

17. Legal/Accounting/Other Professional Fees \$ 0.00

18. Insurance \$ 0.00

19. Employee Benefits (e.g., pension, medical, etc.) \$ 0.00

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION	TOTAL
-------------	-------

21. Other (Specify):

DESCRIPTION	TOTAL
-------------	-------

22. Total Monthly Expenses (Add items 3-21) \$ 0.00

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ 0.00